

EXHIBIT B**COMMUNICATIONS OF NON-ATTORNEY EMPLOYEES**

Begin Doc Number	End Doc Number	Language	Type of Document	Date	Author	Recipient	Copied to	Description	Dexia's Reason for Privilege	Privilege Log Page Number
DEXPRIV000205	DEXPRIV000205	Dutch	Email	12/19/2000	I. Janssens	H. Lasat	D. Sioen	Email transmitting draft letter and providing legal advice re L&H shareholders' litigation in Belgium.	AC, WP	9
DEXPRIV000238	DEXPRIV000239	Dutch	Email	11/10/2000	H. Lasat	D. Sioen, B. Mommens	K. Maes, H. Colle, E. Matthijs, P. Mahieu	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	AC, WP	13
DEXPRIV000238	DEXPRIV000239	Dutch	Email	11/10/2000	B. Mommens	D. Sioen	H. Lasat, K. Maes, H. Colle	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	AC, WP	13
DEXPRIV000238	DEXPRIV000239	Dutch	Email	11/10/2000	D. Sioen	K. Maes	H. Lasat, H. Colle, B. Mommens	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	AC, WP	13
DEXPRIV000248	DEXPRIV000248	Dutch	Email	1/24/2001	I. Janssens	T. Claes	E. Messely, D. Sioen	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV00022	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	Dutch	Email	12/7/2000	B. Biesemans	B. Mommens	J. Davignon, D. Leys, P. Vanwing	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000250	DEXPRIV000252	Dutch	Email	12/7/2000	B. Mommens	B. Biesemans	J. Davignon	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000253	DEXPRIV000255	Dutch	Email	12/8/2000	B. Vanwing	E. Messely, D. Sioen	B. Biesemans, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000253	DEXPRIV000255	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14

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DEXPRIV000253	DEXPRIV000255	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000253	DEXPRIV000255	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	14
DEXPRIV000253	DEXPRIV000255	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000253	DEXPRIV000255	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000253	DEXPRIV000255	Dutch	Email	12/7/2000	B. Biesemans	B. Mommens	J. Davignon, D. Leys P. Vanwing	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000258	DEXPRIV000260	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000258	DEXPRIV000260	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000258	DEXPRIV000260	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000258	DEXPRIV000260	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Biesemans, B. Mommens, D. Leys	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	15
DEXPRIV000258	DEXPRIV000260	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Biesemans, B. Mommens, D. Leys	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	16
DEXPRIV000258	DEXPRIV000260	Dutch	Email	12/7/2000	B. Biesemans	B. Mommens	J. Davignon D. Leys P. Vanwing	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	16
DEXPRIV000258	DEXPRIV000260	Dutch	Email	12/7/2000	B. Mommens	B. Biesemans	J. Davignon	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	16
DEXPRIV000267	DEXPRIV000267	Dutch	Fax	4/17/2001		I. Janssens		Fax requesting legal advice with marginalia and transmitting information for the purpose of obtaining legal advice re L&H shareholders' meeting.	AC, WP	16
DEXPRIV000605	DEXPRIV000605	Dutch	Email	3/12/2001	F. Saverys	K. van Riet, C. Piret	B. Lamiroy	Email providing legal advice with marginalia reflecting the mental impressions of an attorney re L&H litigation strategy.	AC, WP	40
DEXPRIV000726	DEXPRIV000726	Dutch	Email	1/24/2001	I. Janssens	T. Claes	E. Messely, D. Sioen	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	AC, WP	42
DEXPRIV000732	DEXPRIV000734	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Mommens, B. Biesemans, J. Leys	Email transmitting information upon which legal advice is to be based re shareholders' litigation.	AC, WP	42

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DEXPRIV000732	DEXPRIV000734	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Mommens, B. Biesemans, J. Leys	Email transmitting information upon which legal advice is to be based re shareholders' litigation.	AC, WP	43
DEXPRIV000732	DEXPRIV000734	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Mommens, B. Biesemans, J. Leys	Email transmitting information upon which legal advice is to be based re shareholders' litigation.	AC, WP	43
DEXPRIV000732	DEXPRIV000734	French	Email	12/8/2000	P. Vanwing	J. Davignon	B. Mommens, B. Biesemans, J. Leys	Email providing legal advice re L&H shareholders' litigation.	AC, WP	43
DEXPRIV000732	DEXPRIV000734	French	Email	12/8/2000	J. Davignon	P. Vanwing	B. Mommens, B. Biesemans, J. Leys	Email providing legal advice re L&H shareholders' litigation.	AC, WP	43
DEXPRIV000732	DEXPRIV000734	Dutch	Email	12/7/2000	B. Biesemans	B. Mommens	J. Davignon, J. Leys	Email providing legal advice re L&H shareholders' litigation.	AC, WP	43
DEXPRIV000732	DEXPRIV000734	Dutch	Email	12/7/2000	B. Mommens	B. Biesemans	J. Davignon, P. Vanwing	Email providing legal advice re L&H shareholders' litigation.	AC, WP	43
		Dutch	Email	12/1/2000	I. Janssens	P. Vanwing	D. Sioen, E. Messely	Email providing legal advice re L&H shareholders' litigation.	AC, WP	44
DEXPRIV000746	DEXPRIV000747	Dutch	Email		I. Janssens	D. Sioen, P. Peeters		Email with handwritten marginalia reflecting the mental impression of an attorney and providing legal advice re L&H shareholders' litigation.	AC, WP	44
DEXPRIV000749	DEXPRIV000749	French	Email	12/20/2000	V. Scoriels	D. Raskin	D. Sioen, L. Gryp	Email providing legal advice re L&H shareholders' litigation.	AC, WP	45
DEXPRIV000750	DEXPRIV000750	French	Email	12/20/2000	V. Scoriels	D. Raskin	D. Sioen, L. Gryp	Email providing legal advice re L&H shareholders' litigation.	AC, WP	45
DEXPRIV001039	DEXPRIV001042	Dutch	Email	11/20/2000	"Joris"	P. Cordonnier	I. Bastin	Email providing legal advice re loan settlement, contains handwritten marginalia reflecting the mental impression of an attorney re same loan settlement.	AC, WP	55
DEXPRIV001043	DEXPRIV001046	Dutch	Email	11/20/2000	"Joris"	P. Cordonnier	I. Bastin	Email transmitting legal advice re loan settlement.	AC, WP	55
DEXPRIV001105	DEXPRIV001105	Dutch	Email	10/26/2000	F. Saverys	A. Louwrier	P. Cordonnier, H. Fiedderus, P. van Tiggeel, K. Herbots, K. van Riet, M. Holtrop	Email providing legal advice re loan settlement.	AC, WP	58
DEXPRIV001292	DEXPRIV001292	Dutch	Email	11/4/2000	C. Piret	F. Saverys		Email providing legal advice re restructuring of L&H financing and re loan settlement.	AC, WP	66
DEXPRIV001810	DEXPRIV001810	Dutch	Email	12/15/2000	C. Piret	P. van Tiggeel, J. Rome, L. Govaert, X. Michel, K. van Riet, K. Herbots, P. Cordonnier, S. Decraene, S. Frei		Email providing and requesting legal advice re loan settlement	AC, WP	74

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DEXPRIV001957	DEXPRIV001957	Dutch	Fax	5/10/2001	"Johan"	K. van Riet		Fax transmitting transcript of court deposition, with marginalia reflecting the mental impressions of an attorney, requesting legal advice re loan settlement	AC, WP	79
DEXPRIV003725	DEXPRIV003725	Dutch	Email	7/26/2001	P. Rabaey	B. Lamiroy		Email, with attachment, providing legal advice and transmitting request thereof re loan security	AC, WP	190
DEXPRIV003742	DEXPRIV003742	French	Email	7/14/2001	P. Rabaey, B. Ferrand	C. Piret		Email with attachment, transmitting information re loan security	AC, WP	191
DEXPRIV004116	DEXPRIV004116	Dutch	Email	10/2/2000	G. Dauwe	F. Saverys	P. Cordonnier, J. van Helleputte, P. van Tiggele, C. van Copenolle	Email providing legal advice credit insurance	AC, WP	213
DEXPRIV004116	DEXPRIV004116	Dutch	Email	9/29/2000	F. Saverys	P. Vermeiren	P. Cordonnier, G. Dauwe, J. van Helleputte, J. van Tiggele	Email providing legal advice credit insurance.	AC, WP	213
DEXPRIV004128	DEXPRIV004128	Dutch	Email	11/22/2000	F. Saverys	C. van Coppenolle	V. Sneyers, P. Vermeiren, J. van Helleputte, P. Cordonnier, P. van Tiggele, K. Herbots	Email providing legal advice credit insurance.	AC, WP	214
DEXPRIV004769	DEXPRIV004769	French	Email	7/14/2000	B. Ferrand, P. Rabaey	C. Piret		Email providing information for the purpose of legal advice re loan settlement	AC, WP	237
DEXPRIV004852	DEXPRIV004853	French	Email	11/24/2000	B. Mommens	R. Greindl		Email providing legal advice re security.	AC, WP	241
DEXPRIV004852	DEXPRIV004853	French	Email	11/24/2000	B. Mommens	R. Greindl		Email providing legal advice re security.	AC, WP	241
DEXPRIV004852	DEXPRIV004853	Dutch	Email	11/24/2000	B. Mommens	S. Decraene, F. Delplace	J. Franc, M. Debaveye	Email requesting information for the purpose of legal advice re security	AC, WP	241
DEXPRIV005015	DEXPRIV005017	Dutch	Fax	11/11/2001	D. Bruneel	R. Vermeiren		Fax providing legal advice re restructuring of L&H financing re bankruptcy; contains handwritten marginalia	AC, WP	251
DEXPRIV005460	DEXPRIV005460	Dutch	Email	8/29/2000	B. Ferrand	A. Probst	P. Cordonnier, H. Fledderus	Email, with attachment, providing legal advice and transmitting request thereof re loan settlement	AC, WP	278
DEXPRIV005460	DEXPRIV005460	Dutch	Email	08/28/2000	P. Cordonnier	B. Ferrand		Email requesting legal advice re loan settlement	AC, WP	278
DEXPRIV005554	DEXPRIV005555	French	Email	6/12/2002	A. Bidoul	J. Lametz		Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	282

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DEXPRIV005554	DEXPRIV005555	French	Email	6/10/2002	J. Lametz	W. Derijck		Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	282
DEXPRIV005554	DEXPRIV005555	French	Email	6/10/2002	W. Derijck	J. Lametz		Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	282
DEXPRIV005554	DEXPRIV005555	French	Email	6/10/2002	J. Lametz	W. Derijck		Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	282
DEXPRIV005557	DEXPRIV005557	French	Email		W. Derijck	A. Bidoul		Undated email transmitting request for information on behalf of an attorney to provide legal advice upon re account activity	AC, WP	283
DEXPRIV005557	DEXPRIV005557	French	Email	6/10/2002	W. Derijck	J. Lametz		Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	283
DEXPRIV005557	DEXPRIV005557	French	Email	6/10/2002	J. Lametz	W. Derijck		Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	AC, WP	283
DEXPRIV005724	DEXPRIV005724	French	Email	7/14/2000	P. Rabaey	C. Piret		Email, with attachment, containing information requested by an attorney to base legal advice upon re loan settlement	AC, WP	290
DEXPRIV006385	DEXPRIV006385	Dutch	Email	2/25/2001	D. Bruneel	E. de Gyns		Email transmitting request for information to base legal advice upon re criminal investigation	AC, WP	304
DEXPRIV006385	DEXPRIV006385	Dutch	Email	2/23/2001	C. Piret	Management Committee		Email transmitting request for information to base legal advice upon re criminal investigation	AC, WP	304
DEXPRIV006450	DEXPRIV006450	Dutch	Email	11/22/2000	C. Piret	G. Dauwe, V. Sneyers	P. Van Tiggel, K. Van Riet	Email providing legal advice re loan security and re loan settlement.	AC, WP	307
DEXPRIV006452	DEXPRIV006452	Dutch	Email	12/11/2000	P. Steverlynck	J. Rome, L. Govaert	S. Decraene	Email requesting information for the purpose of legal advice re security agreement	AC, WP	307
DEXPRIV006452	DEXPRIV006452	Dutch	Email	12/11/2000	S. Decraene	P. Steverlynck		Email transmitting information for the purpose of legal advice re security agreement	AC, WP	307
DEXPRIV006476	DEXPRIV006476	Dutch	Note		J. Van Helleputte, P. Vermeiren			Note reflecting the mental impression of an attorney and providing legal advice re restructuring of L&H financing.	AC, WP	308
DEXPRIV006494	DEXPRIV006495	Dutch	Court submission	11/20/2001	C. Piret, D. Bruneel	Belgian Bankruptcy court		Draft brief	AC, WP	310
DEXPRIV006496	DEXPRIV006497	Dutch	Court submission	11/20/2001	C. Piret, D. Bruneel	Belgian Bankruptcy court		Draft brief	AC, WP	310
DEXPRIV007441	DEXPRIV007441	Dutch	Letter	6/15/2001	Artesia Bank	BTW	W. Hardeman	Draft letter	WP	344

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DEXPRIV008270	DEXPRIV008270	Dutch	Memorandum	5/15/2001	NV B. Mommens	Administrative D. Bruneel, C. Piret	E. de Gyns F. Saverys, K. van Riet	Memorandum transmitting information at the request of an attorney re compliance	AC, WP	403
DEXPRIV008271	DEXPRIV008275	Dutch	Letter	5/15/2001	D. Bruneel			Draft letter, to be sent to Banking Commission, reflecting the mental impressions of an attorney re compliance	AC, WP	403